


GA/ 2164
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Raymond A. Joao

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RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/639,908
FILED : AUGUST 16, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL
INFORMATION AND/OR INVESTMENT INFORMATION
EXAMINER : P. KANOF GROUP : 2164

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

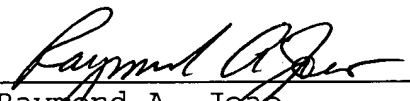
Sir:

Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the documents listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT form (Substitute for form 1449A/PTO) be made of record and be considered in connection with the examination of this application.

A check in the amount of \$180.00 for the required fee under 1.17(p) is submitted herewith.

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,



Raymond A. Joao

Reg. No. 35,907

Encls.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT form
 (Substitute for form 1449A/PTO) (1 sheet)
 - Copies of fifteen (15) cited references
 - Check for \$180.00 for the required fee

September 24, 2001

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